

IN RE:

SHANE MICHAEL HETTISH
BRITTANY LAUREL HETTISH
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-11247

Chapter 13

Related Document No. 106

ORDER OF COURT

AND NOW, this 13th day of May, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



John C. Melaragno, Judge ^{dak}
United States Bankruptcy Court
SIGNED

5/13/25 12:07 pm

CLERK

U.S. BANKRUPTCY
COURT - WDPA

In re:
Shane Michael Hettish
Brittany Laurel Hettish
Debtors

Case No. 19-11247-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: May 13, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2025:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Shane Michael Hettish, Brittany Laurel Hettish, 2663 East 32nd Street, Erie, PA 16510-2705 |
| 15174085 | + Americo Federal Credit Union, 4108 Main Street, Erie, PA 16511-1968 |
| 15174088 | + Charleston Area Medical Center, 501 Morris Street, Charleston, WV 25301-1326 |
| 15174096 | + Friendly Federal Credit Union, 2000 Main Street, Aliquippa, PA 15001-2794 |
| 15196709 | + Northpointe Bank, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060 |
| 15202512 | + PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662 |
| 15174108 | + Wells Fargo / Fmg, Po Box 14517, Des Moines, IA 50306-3517 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | May 14 2025 00:01:10 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | + Email/Text: RASEBN@raslg.com | May 13 2025 23:58:00 | Pingora Loan Servicing, LLC, Robertson, Anschutz, Schneid, Crane, 10700 Abbotts Bridge Road, 10700 Abbotts Bridge Road, Duluth, GA 30097-8458 |
| cr | + Email/Text: bncmail@w-legal.com | May 14 2025 00:00:00 | TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132 |
| 15174083 | + Email/Text: bncnotifications@pheaa.org | May 13 2025 23:59:00 | Aes / Pnc Bank, PO Box 61047, Harrisburg, PA 17106-1047 |
| 15174084 | + Email/PDF: AffirmBKNotifications@resurgent.com | May 14 2025 00:01:11 | Affirm Inc, 650 California Street, Floor 12, San Francisco, CA 94108-2716 |
| 15174086 | + Email/Text: creditcardbkcorrespondence@bofa.com | May 13 2025 23:58:00 | Bank Of America, Po Box 982238, El Paso, TX 79998-2238 |
| 15197392 | + Email/Text: mortgagebkcorrespondence@bofa.com | May 13 2025 23:59:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 15174087 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | May 14 2025 00:18:12 | Capital One / Cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463 |
| 15174089 | ^ MEBN | May 13 2025 23:50:50 | Collection Service Center, PO Box 560, New Kensington, PA 15068-0560 |
| 15174090 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | May 13 2025 23:59:00 | Comenity Bank / Eddie Baur, Po Box 182789, Columbus, OH 43218-2789 |
| 15174091 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | | |

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| | | | |
|----------|--|----------------------|--|
| | | May 13 2025 23:59:00 | Comenity Capital Bank / Boscov, Po Box 182120, Columbus, OH 43218-2120 |
| 15174092 | + Email/Text: bdsupport@creditmanagementcompany.com | May 14 2025 00:00:00 | Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956 |
| 15174094 | Email/Text: mrdiscen@discover.com | May 13 2025 23:58:00 | Discover Bank, Po Box 30954, Salt Lake City, UT 84130 |
| 15174095 | Email/Text: mrdiscen@discover.com | May 13 2025 23:58:00 | Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850 |
| 15174093 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | May 14 2025 00:00:00 | Department Of Education / Nelnet Loans, Po Box 82561, Lincoln, NE 68501-2561 |
| 15175655 | Email/Text: mrdiscen@discover.com | May 13 2025 23:58:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 15176413 | + Email/Text: dplbk@discover.com | May 14 2025 00:00:00 | Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954 |
| 15174097 | + Email/Text: hfs@vandaliahealth.org | May 13 2025 23:59:00 | Healthcare Financial Services, 1204 Kanawha Boulevard East, Charleston, WV 25301-2907 |
| 15201668 | Email/Text: JCAP_BNC_Notices@jcap.com | May 14 2025 00:00:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 15174099 | + Email/PDF: ais.chase.ebn@aisinfo.com | May 14 2025 00:41:59 | JPMorgan Chase Bank Auto, PO Box 901003, Fort Worth, TX 76101-2003 |
| 15174100 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | May 14 2025 00:01:19 | Kohls / Capital One, Po Box 3115, Milwaukee, WI 53201-3115 |
| 15529018 | Email/Text: nsm_bk_notices@mrcooper.com | May 13 2025 23:58:00 | Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9741 |
| 15174101 | + Email/Text: NissanBKNotices@nationalbankruptcy.com | May 13 2025 23:58:00 | Nissan - Infiniti LT, PO Box 660366, Dallas, TX 75266-0366 |
| 15198345 | + Email/Text: NissanBKNotices@nationalbankruptcy.com | May 13 2025 23:58:00 | Nissan Infiniti LT, PO Box 9013, Addison, Texas 75001-9013 |
| 15174102 | + Email/Text: specialassets@northpointe.com | May 14 2025 00:00:00 | Northpointe Bank, 3333 Deposit Drive Ne, Grand Rapids, MI 49546-1469 |
| 15200952 | Email/Text: Bankruptcy.Notices@pnc.com | May 13 2025 23:58:00 | PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101 |
| 15174103 | Email/Text: Bankruptcy.Notices@pnc.com | May 13 2025 23:58:00 | Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230 |
| 15192224 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | May 14 2025 00:18:14 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 15174104 | + Email/PDF: ais.sync.ebn@aisinfo.com | May 14 2025 00:01:03 | Syncb / Google, Po Box 965022, Orlando, FL 32896-5022 |
| 15174105 | + Email/PDF: ais.sync.ebn@aisinfo.com | May 14 2025 00:01:22 | Syncb / TJMaxx, Po Box 965015, Orlando, FL 32896-5015 |
| 15174418 | ^ MEBN | May 13 2025 23:51:09 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15207294 | + Email/Text: bncemail@w-legal.com | May 14 2025 00:00:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 15174106 | + Email/Text: bncemail@w-legal.com | May 13 2025 23:59:00 | Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673 |
| 15174107 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | May 14 2025 00:00:00 | Us Department Of Education / Glelsi, 2401 International Lane, Madison, WI 53704-3121 |
| 15174109 | + Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com | May 14 2025 00:18:40 | Wells Fargo / Preferred, Po Box 14517, Des |

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15201583

Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com

Moines, IA 50306-3517

May 14 2025 00:18:40

Wells Fargo Bank, N.A., PO Box 10438, MAC
F8235-02F, Des Moines, IA 50306-0438

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Nissan Motor Acceptance Corporation |
| cr | | Nissan Motor Acceptance Corporation as Servicing A |
| cr | | Northpointe Bank |
| 15195813 | *+ | Northpointe Bank, 3333 Deposit Drive NE, Grand Rapids, MI 49546-1469 |
| 15174098 | ##+ | Hertel & Brown Physical Therapy, 902 West Erie Plaza Drive, Erie, PA 16505-4536 |

TOTAL: 3 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Charles Griffin Wohlrab | on behalf of Creditor Pingora Loan Servicing LLC bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com |
| Daniel P. Foster | on behalf of Debtor Shane Michael Hettish dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| Daniel P. Foster | on behalf of Joint Debtor Brittany Laurel Hettish dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| Denise Carlon | on behalf of Creditor Nissan Motor Acceptance Corporation dcarlon@kmlawgroup.com |
| Denise Carlon | on behalf of Creditor Pingora Loan Servicing LLC dcarlon@kmlawgroup.com |
| Keri P. Ebeck | on behalf of Creditor Nissan Motor Acceptance Corporation as Servicing Agent for Nissan Infinity LT kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com |
| Marisa Myers Cohen | on behalf of Creditor Northpointe Bank ecmail@mw-c-law.com mcohen@mw-c-law.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

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Stephen Russell Franks

on behalf of Creditor Pingora Loan Servicing LLC amps@manleydeas.com

TOTAL: 10